

TEACHERS' RETIREMENT BOARD
BENEFITS AND SERVICES COMMITTEE

SUBJECT: Benefit Presentation
Regional Counseling Services

ITEM NUMBER: 6

ATTACHMENT(S): 1

ACTION: _____

DATE OF MEETING: February 7, 2002

INFORMATION: X

PRESENTER(S): Michael Carter/Alice Suitt

An overview will be presented on the CalSTRS' Regional Counseling Services.



Regional Counseling Services (RCS)

Program Overview

February 7, 2002



Purpose

Regional Counseling Services provides CalSTRS members an opportunity to receive information on their individual CalSTRS benefits in order to make informed retirement decisions.



Regional Counseling Services

- CalSTRS RCS program delivers a combination of member services: Individual One-on-One Interviews, Retirement Workshops and Group Appointment Workshops.
- CalSTRS membership demand for Regional Counseling Services has increased over the years.



RCS Program Overview Matrix

Service	Objective	Method	Targeted Audience	Content	Resources
One-on-one Interviews	To provide CalSTRS members an opportunity to receive information on their individual CalSTRS benefits account statewide.	One-hour confidential individual interview with a CalSTRS-trained retirement counselor.	All CalSTRS members who: <ul style="list-style-type: none"> • are 12 months prior to retirement • seeking disability information • considering selecting an option 	Discussion of Member's: <ul style="list-style-type: none"> • CalSTRS Benefits • Retirement Benefit Allowance • Options • Survivor Benefits • Disability Benefits • Any concerns or questions 	<ul style="list-style-type: none"> • One Counselor • CalSTRS Member Handbook • Service Retirement Estimate • Disclaimer Packet • Service Retirement Packet • Interview checklist • Other forms/pamphlets available upon request
Pre-Retirement Workshops	To provide CalSTRS retirement information to CalSTRS members.	An RCS counselor presents a 90-minute benefit overview presentation.	CalSTRS members close to retirement.	PowerPoint presentation covering: <ul style="list-style-type: none"> • New legislation • Benefit Enhancements • CalSTRS Fund • CalSTRS Defined Benefit Plan • Disability Benefits • Survivor Benefits • Options 	<ul style="list-style-type: none"> • At least one RCS Counselor • CalSTRS Member Handbook • Service Retirement Estimate • Disclaimer Packet • Service Retirement Packet • Interview checklist • Other forms/pamphlets available upon request
Group Appointment Workshop	To provide CalSTRS benefit information and to teach members to utilize the CalSTRS web site to further explore retirement calculations.	An RCS counselor presents a 3-hour workshop in a computer lab.	CalSTRS members more than 3 years away from retirement.	PowerPoint presentation covering: <ul style="list-style-type: none"> • New legislation • Benefit Enhancements • CalSTRS Fund • CalSTRS Defined Benefit Plan • Disability Benefits • Survivor Benefits • Options Hands-on computer training of the CalSTRS web site.	<ul style="list-style-type: none"> • At least two RCS Counselors • CalSTRS Member Handbook • Service Retirement Estimate • Disclaimer Packet • Service Retirement Packet • Interview checklist • At least one printed estimate per each CalSTRS member



Individual One-on-one Interview

To provide CalSTRS members an approximately one hour confidential interview with a CalSTRS-trained retirement counselor in order to receive information on their CalSTRS benefits.

Member receives

- disclaimer packet
- check-sheet, signed by member and counselor acknowledging information received
- retirement estimate(s)



Individual One-on one Interviews

Targeted Audience

All CalSTRS members who:

- are contemplating retirement within 12 months
- are seeking information on disability benefits
- are considering selecting an option



Group Appointment Workshops

Provide CalSTRS members with a CalSTRS Benefit overview presentation and teach members to utilize the CalSTRS web site specifically to the benefit calculations. Workshops are presented to groups of 25 members in a computer lab setting.

Member receives

- disclaimer packet
- check-sheet, signed by member and counselor acknowledging information received
- retirement estimate(s)



Group Appointment Workshop Targeted Audience

CalSTRS members more than 3 years away
from retirement.



Pre-Retirement Workshops

To provide CalSTRS retirement benefit information to CalSTRS members.



Pre-Retirement Workshop

Targeted Audience

Generally for all, but priority given to CalSTRS members close to retirement.



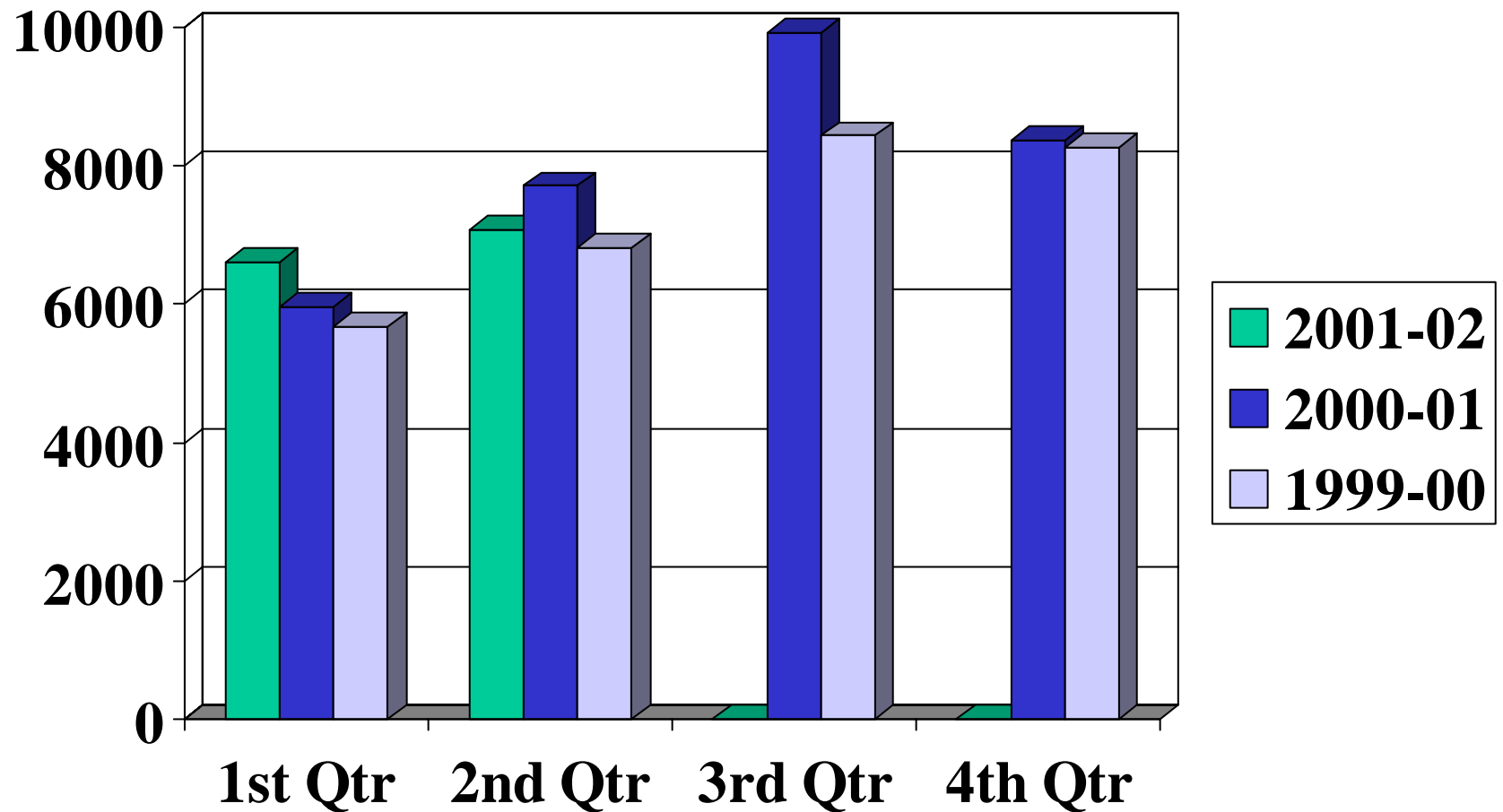
FY 2000/2001 Services Delivered

During FY 2000/2001:

- 31,934 Interviews (10% increase from previous year)
- 624 Retirement Workshops (27% increase from previous year)
- 50 Group Appointment Workshops (pilot project)

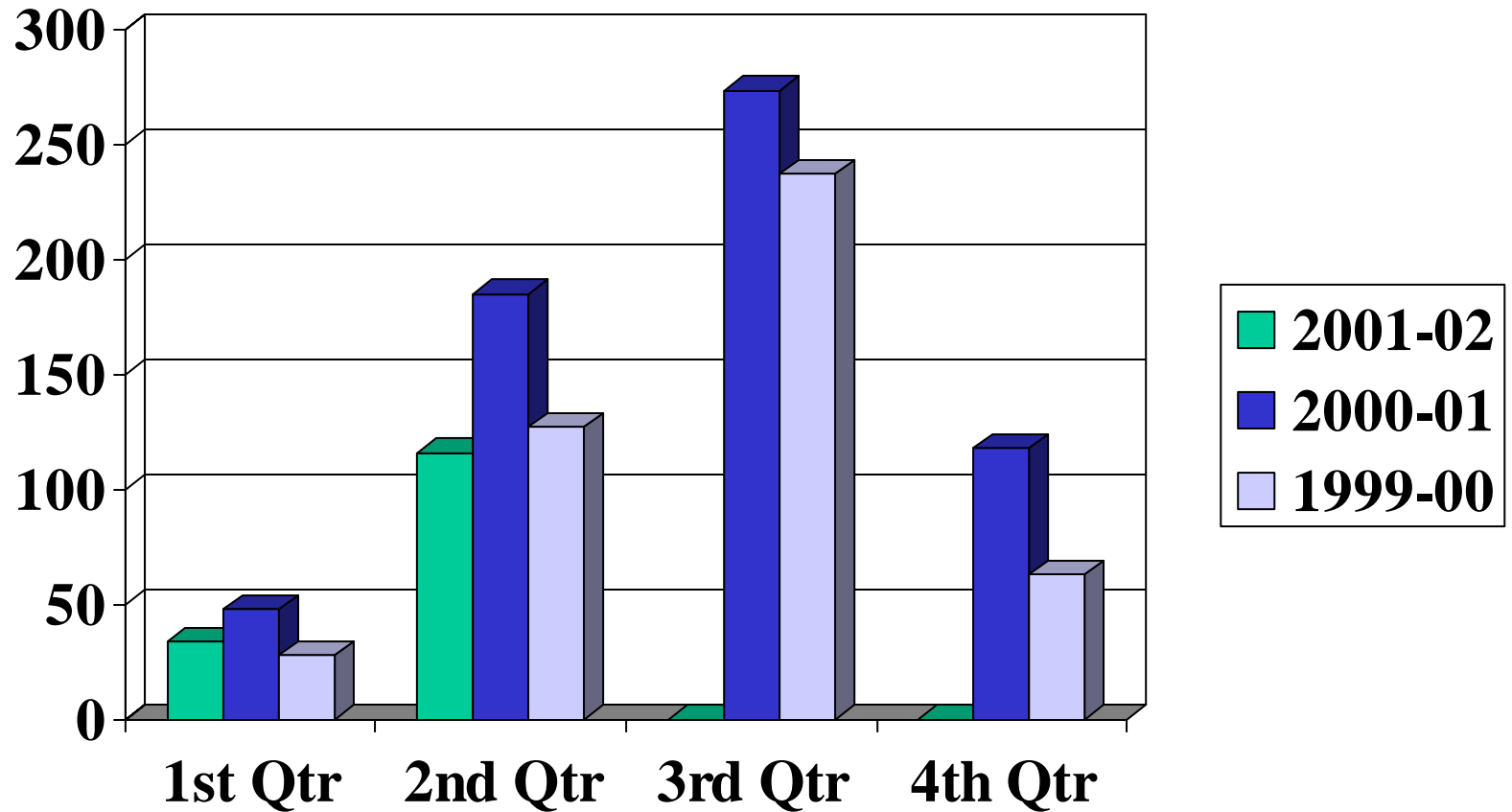


RCS Interviews by Quarter



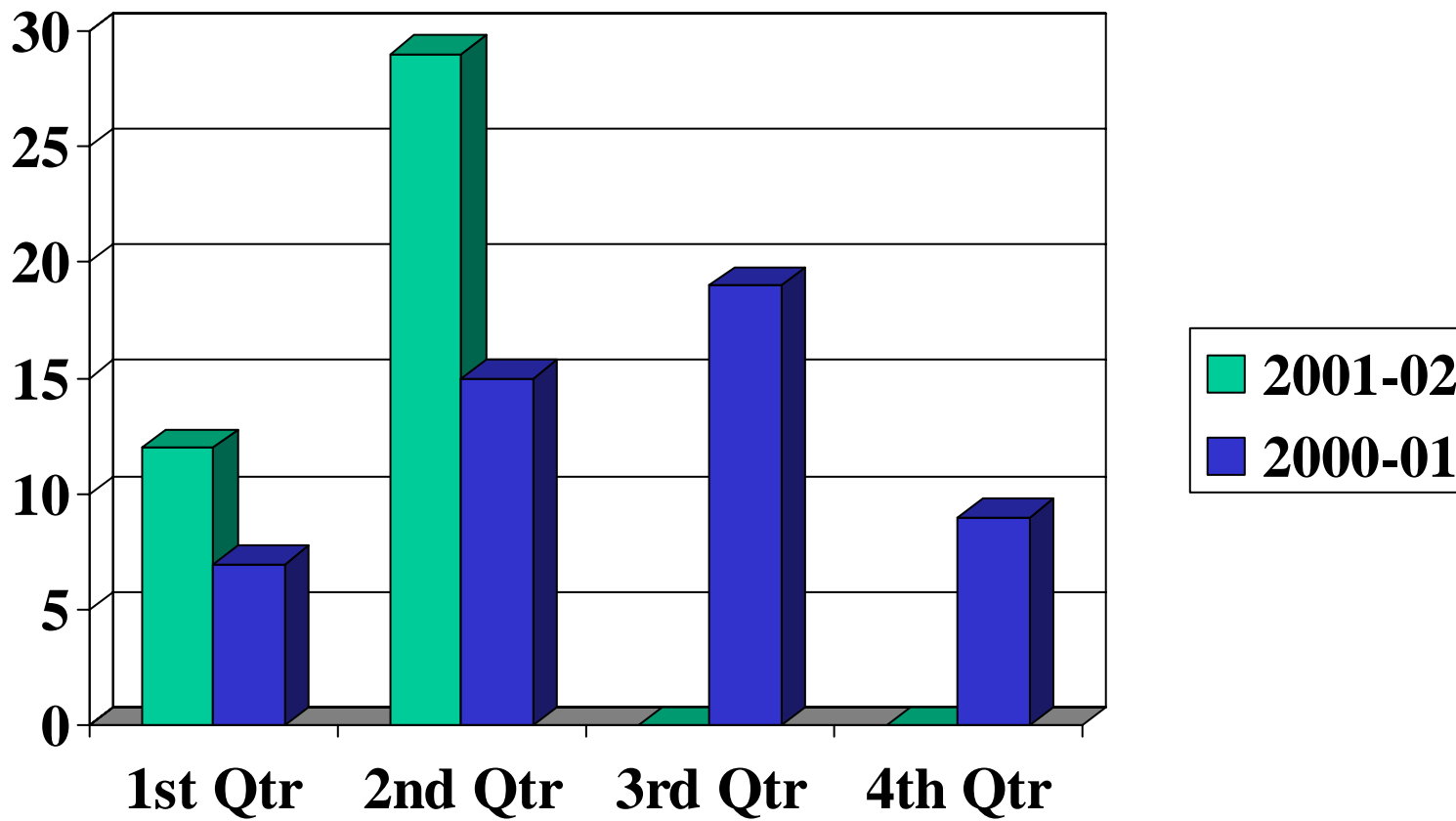


RCS Retirement Workshops by Quarter





RCS Group Appointment Workshops by Quarter





Recent Performance Challenges

Enhanced Benefits

- Increase time to conduct individual one-on-one retirement interviews, as necessary
- Minimum allowance for career members (SB 713 effective 1/00)
- Out-of-state service credit (SB 1074 effective 1/98)
- Earnings limit waiver/class size reduction (AB 335 effective 1/00)
- Post-retirement earning limitations (AB 141 effective 12/00; AB 1733 effective 1/01; AB 1736 effective 1/01; SB 1666 effective 9/00)
- Option beneficiary death benefit designation (AB 816 effective 1/01)



Recent Performance Challenges

Enhanced Benefits (cont.)

- Partial service credit purchases (AB 820 effective 1/01)
- One year final compensation (AB 821 effective 1/01)
- Defined benefit supplemental program (AB 1509 effective 1/01)
- Longevity bonus (AB 1933 effective 1/01)
- Medicare Part A (SB 1435 effective 7/01)
- Minimum guarantee extension (SB 1505 effective 9/01)
- Ad-hoc increase (AB 429 effective 1/01)

The above have added to the need, complexity and time required to conduct interviews.



Resources

32.25 Counselors fulltime equivalent (FTE)

67 Regional Counselors

- not civil servants
- under contract with county

22 Counties served

8 Additional FTE's January 2002

Headquarters Staff

14 Positions



Future Plan

Additional FTE resources will be used to provide the ability to deliver increased counseling services primarily in the following areas:

- Alameda
- Los Angeles
- Sacramento
- Ventura
- Fresno
- San Joaquin
- San Mateo



Future Strategies

- Increase Group Appointment Workshops
- Increase number of interviews
- Cluster training based on needs assessment
- Triage process: priorities, coordinate schedules
- Centralization of estimate program database through the Internet



Future Strategies

- Restructure the CalSTRS web site and counselor calculator estimate programs to ensure consistency
- Large Group Benefit Overviews (LGBO) to be scheduled Spring 2002 to meet increased member demand for CalSTRS benefit information
- Discussions with member organizations to receive valuable feedback on this service and possible solutions.